

EXHIBIT B

THE LAW
Office of

1310 Industrial Blvd.
1st Floor, Suite 101
Southampton, PA 18966

GREGORY JAVARDIAN, LLC

Phone: (215) 942-9690
Fax: (215) 942-9695

November 14, 2024

Michael A. Cibik, Esquire
Cibik Law, P.C.
1500 Walnut Street
Suite 900
Philadelphia, PA 19102

RE: Vaneese Marie Walker
Chapter 13, Case No. 22-13128 AMC
Type of Action: Citizens Bank, N.A., f/k/a RBS Citizens, N.A.'s Motion
for Relief Notice of Default

Dear Mr. Cibik:

The enclosed Stipulation executed by the parties in the above referenced matter requires the Debtor to remain current on the regular monthly post-petition mortgage payments commencing with the April 1, 2024 payment. However, as of the date of this letter Citizens Bank, N.A., f/k/a RBS Citizens, N.A. has not received the following payment(s):

10/1/2024 payment	\$1,277.88
11/1/2024 payment	\$1,277.88
Funds in suspense	-\$877.88
Attorney fees for Notice of Default	\$50.00
TOTAL	\$1,727.88

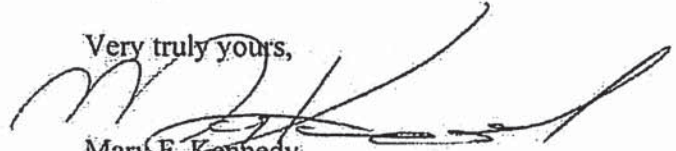
The Debtor is therefore in default of the Stipulation. The amount needed to cure the default is \$1,727.88. The payment to cure these arrears must be made in certified funds.

In accordance with the said Stipulation, this shall serve as fifteen (15) days written notice of default. If the default is not cured within fifteen (15) days of the date of this letter, then my client may certify said default to the Court and request and order granting Citizens Bank, N.A., f/k/a RBS Citizens, N.A. relief from the automatic stay.

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If you should have any questions, please contact my office.

Very truly yours,



Mary F. Kennedy

MFK
encl.

cc: Citizens Bank (Loan #xxxxxx9142)
Vaneese Marie Walker

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